

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: Jeffry Jovan Philyaw  
Serial No.: 09/642,891  
Confirmation No.: 8887  
Filed: August 21, 2000  
Group: 2161  
Examiner: Paul H. Kang  
For: RETRIEVING PERSONAL ACCOUNT INFORMATION FROM A  
WEB SITE BY READING A CREDIT CARD

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**AMENDMENT AND RESPONSE TO OFFICE ACTION**

This communication is responsive to the Examiner's Office Action mailed May 18, 2006.

**Amendments to the Claims** are reflected in the listing of claims beginning on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.